

Protector AD Accidental Death Benefit Coverage*

From
United Home Life/United Farm Family Life

Cost-Effective:	Simple Process:
<ul style="list-style-type: none"> Protector AD face amount doubles over first 20 years. 	<ul style="list-style-type: none"> Issue ages: 18-60 (gender and tobacco-neutral)
<ul style="list-style-type: none"> Premiums level for first 20 years. 	<ul style="list-style-type: none"> Guaranteed issue if good driving record and no hazardous avocations.
<ul style="list-style-type: none"> Return of Premium (ROP) option after first 20 years. 	<ul style="list-style-type: none"> Three Protector AD face amounts: \$50,000; \$75,000; \$100,000

Acceptable Occupations Include:	Declined Occupations Include:
<ul style="list-style-type: none"> Firefighters: municipal, volunteer 	<ul style="list-style-type: none"> Aviation: pilot, crew
<ul style="list-style-type: none"> Policemen (limited to): Municipal, armed guards, corrections officers 	<ul style="list-style-type: none"> Chemical/biological weaponry industry
<ul style="list-style-type: none"> Semi-drivers 	<ul style="list-style-type: none"> Explosives technicians/handlers
<ul style="list-style-type: none"> Coal miners (surface workers/no explosives) 	<ul style="list-style-type: none"> Overseas security providers
<ul style="list-style-type: none"> Construction workers (no explosives or blasting) 	<ul style="list-style-type: none"> Professional athletes

Protector AD Accidental Death Benefit Coverage:

	Option 1	Option 2	Option 3
AD Benefit:	\$50,000	\$75,000	\$100,000
AD Benefit Doubles in 20 Years to:	<i>\$100,000</i>	<i>\$150,000</i>	<i>\$200,000</i>
Total Annual Premium ¹ :	\$147.50	\$196.25	\$245.00
ROP Year 20 ² :	\$2,950	\$3,925	\$4,900
WL Coverage:	\$125	\$188	\$250

Simplified Products – Faster Results
It's What We Know – It's All We Do™



www.unitedhomelife.com

*Protector AD is an accidental death benefit rider attached to a small whole life policy.

¹After 20 years, premiums increase annually.

²ROP option is based on annual premiums. If ROP option is elected, coverage terminates.

Availability varies by state. Policy forms: 200-500 (UHL), 18-500 (UFFL); rider forms: 200-491 (UHL), 18-491 (UFFL).